



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name FIRST FINANCIAL BANCORP

City/State CINCINNATI, OH

Bank Holding Company Information

Federal Reserve District: 4

Consolidated Assets (\$000): 16,009,150

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRST FINANCIAL BANCORP
255 EAST FIFTH STREET SUITE 700
O
CINCINNATI, OH 45202

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BHC Name

City/State

Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	16,257,242	16,016,636	16,060,827	15,508,056	14,175,044
Net income (\$000)	41,301	47,315	205,160	155,810	198,075
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.65	2.55	56	2.89	2.67	64	2.85	2.60	68	2.99	2.77	65	3.46	3.01	70
+ Non-interest income	0.98	0.97	59	0.98	1.13	51	1.04	1.04	56	1.11	1.21	52	0.90	1.32	37
- Overhead expense	2.49	2.18	77	2.29	2.28	56	2.47	2.17	74	2.50	2.57	58	2.39	2.69	35
- Provision for credit losses	-0.14	0.04	8	0.10	-0.12	85	-0.11	-0.09	41	0.45	0.51	44	0.22	0.15	71
+ Securities gains (losses)	0	0	70	0	0.01	2	0	0.01	3	0.03	0.02	68	0	0.01	19
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.28	1.35	43	1.48	1.78	29	1.54	1.66	44	1.23	1.04	64	1.76	1.56	68
Net operating income	1.02	1.03	46	1.18	1.36	38	1.28	1.26	54	1	0.81	70	1.40	1.19	73
Net income	1.02	1.02	46	1.18	1.35	38	1.28	1.26	54	1	0.82	69	1.40	1.19	73
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.33	2.96	74	3.63	3.18	76	3.56	3.06	82	4.05	3.55	82	5.01	4.41	84
Interest expense	0.22	0.20	65	0.26	0.29	54	0.23	0.25	54	0.52	0.52	59	1.01	1.08	45
Net interest income (tax equivalent)	3.12	2.75	72	3.37	2.88	78	3.33	2.80	81	3.53	3.01	76	4.01	3.33	78
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.10	0.09	65	0.37	0.16	85	0.26	0.11	87	0.14	0.27	41	0.33	0.21	76
Earnings coverage of net loan and lease losses (X)	19.83	38.54	52	6.64	25.70	24	8.99	39.72	25	17.88	22.91	60	9.27	24.40	38
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.34	1.20	67	1.71	1.49	72	1.42	1.23	72	1.77	1.58	69	0.63	0.83	33
Allowance for loan and lease losses / Total loans and leases	1.34	1.17	68	1.70	1.47	73	1.42	1.20	72	1.77	1.55	71	0.63	0.81	34
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.49	0.47	54	0.86	0.70	70	0.52	0.49	60	0.83	0.71	65	0.54	0.57	50
30-89 days past due loans and leases / Total loans and leases	0.15	0.32	28	0.09	0.33	15	0.19	0.32	38	0.12	0.39	14	0.20	0.43	24
Liquidity and Funding															
Net noncore funding dependence	-7.26	-1.97	31	6.42	-0.51	74	-5.06	-2.33	41	8.26	3.20	70	19.60	14.45	70
Net short-term noncore funding dependence	-8.03	-6.65	38	3.84	-6.88	84	-6.07	-7.71	51	4.37	-4.76	80	17.27	3.38	88
Net loans and leases / Total assets	57.03	59.31	40	60.58	60.99	42	56.25	58.67	45	61.14	61.58	41	63.11	63.77	36
Capitalization															
Tier 1 leverage ratio	8.64	9.06	37	9.34	9.15	55	8.70	8.98	47	9.55	9.13	68	9.58	9.76	51
Holding company equity capital / Total assets	13.35	10.29	90	13.97	10.72	91	13.83	10.71	90	14.29	11.16	90	15.49	12.43	84
Total equity capital (including minority interest) / Total assets	13.35	10.40	89	13.97	10.85	90	13.84	10.82	90	14.29	11.29	90	15.49	12.57	84
Common equity tier 1 capital / Total risk-weighted assets	10.87	12.21	30	11.81	12.57	40	10.85	12.42	26	11.82	12.38	42	11.30	12.17	38
Net loans and leases / Equity capital (X)	4.27	5.82	20	4.34	5.73	22	4.07	5.53	22	4.28	5.58	22	4.07	5.21	23
Cash dividends / Net income	52.29	33.45	86	47.60	23.13	92	42.95	28.27	81	57.60	42.30	73	45.17	33.12	73
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	-1.03	9.35	8	7.42	16.49	29	2.23	10.50	16	10.07	16.68	31	3.75	9.26	35
Equity capital	-5.38	4.03	24	3.65	9.13	29	-1.01	7.46	11	1.53	6.99	24	8.15	10.49	54
Net loans and leases	-6.82	6.29	10	6.61	7.22	54	-5.94	3.36	16	6.65	9.07	48	4.40	9.10	35
Noncore funding	-55.31	-10.65	7	-54.76	-25.09	11	-41.67	-14.79	19	-42.50	-12.18	14	8.32	6.59	58
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0.89	0.57	80	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	12.52	11.08	66	11.83	11.33	63	11.85	10.95	66	12.17	13.56	62	5.77	13.04	46
Equity investment in subsidiaries / Equity capital	108.21	103.47	76	103.74	102.85	55	108.79	103.22	80	103.22	102.81	55	101.49	103.22	44
Cash from ops + noncash items + op expense / Op expense + dividends	191.73	125.04	72	156.58	98.58	77	183.76	154.48	66	95.21	147.24	16	186.75	190.27	53

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	84,872	98,217	382,806	427,898	495,054	-13.59	31.23
Income from lease financing receivables.....	2,310	714	2,729	3,758	3,955	223.53	107.55
Fully taxable income on loans and leases.....	86,092	97,760	380,941	426,336	492,798	-11.94	32.73
Tax-exempt income on loans and leases.....	1,090	1,171	4,594	5,320	6,211	-6.92	18.35
Estimated tax benefit on income on loans and leases.....	290	311	1,221	1,414	1,651	-6.95	-41.61
Income on loans and leases (tax equivalent).....	87,472	99,242	386,756	433,070	500,660	-11.86	31.97
Investment interest income (tax equivalent).....	27,373	24,562	100,675	95,854	108,110	11.45	126.40
Interest on balances due from depository institutions.....	116	11	97	188	705	954.55	43.21
Interest income on other earning assets.....	336	446	1,780	2,380	4,431	-24.66	-79.00
Total interest income (tax equivalent).....	115,297	124,261	489,308	531,492	613,906	-7.21	44.03
Interest on time deposits of \$250K or more.....	359	587	1,908	4,575	6,532	-38.84	-41.72
Interest on time deposits < \$250K.....	922	2,035	6,474	25,581	38,369	-54.69	-68.78
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	1,342	1,712	6,052	11,766	34,131	-21.61	-60.00
Interest on other borrowings and trading liabilities.....	972	436	829	12,503	34,696	122.94	-32.22
Interest on subordinated debt and mandatory convertible securities.....	3,889	3,963	15,836	14,027	9,596	-1.87	152.86
Total interest expense.....	7,484	8,733	31,099	68,452	123,324	-14.30	-24.37
Net interest income (tax equivalent).....	107,813	115,528	458,209	463,040	490,582	-6.68	53.67
Non-interest income.....	39,858	39,422	167,225	172,395	128,027	1.11	135.72
Adjusted operating income (tax equivalent).....	147,671	154,950	625,434	635,435	618,609	-4.70	69.61
Overhead expense.....	101,165	91,552	396,464	387,534	338,980	10.50	97.95
Provision for credit losses.....	-5,815	3,988	-18,121	70,559	30,598		
Securities gains (losses).....	3	-166	-759	4,563	-406		-99.42
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	52,125	59,356	247,034	190,950	249,200	-12.18	44.35
Applicable income taxes.....	9,348	10,389	35,773	28,601	44,787	-10.02	-10.72
Tax equivalent adjustments.....	1,467	1,652	6,091	6,529	6,328	-11.20	19.76
Applicable income taxes (tax equivalent).....	10,815	12,041	41,864	35,130	51,115	-10.18	-7.52
Minority interest.....	9	0	10	10	10		
Net income before discontinued operations, net of minority interest.....	41,301	47,315	205,160	155,810	198,075	-12.71	69.17
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	41,301	47,315	205,160	155,810	198,075	-12.71	69.17
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	41,310	47,315	205,170	155,820	198,085	-12.69	69.21
Investment securities income (tax equivalent).....	27,373	24,562	100,675	95,854	108,110	11.45	126.40
US Treasury and agency securities (excluding mortgage-backed securities).....	455	1	1,033	2	194	45400.00	227.34
Mortgage-backed securities.....	12,978	12,572	50,231	53,493	62,058	3.23	66.47
All other securities.....	13,940	11,989	49,411	42,359	45,858	16.28	235.44
Cash dividends declared.....	21,596	22,524	88,116	89,748	89,476	-4.12	105.11
Common.....	21,596	22,524	88,116	89,748	89,476	-4.12	105.11
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.84	2.75	58	3.10	2.96	60	3.05	2.85	65	3.43	3.27	62	4.33	4	72
Less: Interest expense	0.18	0.19	57	0.22	0.27	50	0.19	0.23	51	0.44	0.48	51	0.87	0.98	41
Equals: Net interest income (tax equivalent)	2.65	2.55	56	2.89	2.67	64	2.85	2.60	68	2.99	2.77	65	3.46	3.01	70
Plus: Non-interest income	0.98	0.97	59	0.98	1.13	51	1.04	1.04	56	1.11	1.21	52	0.90	1.32	37
Equals: adjusted operating income (tax equivalent)	3.63	3.56	66	3.87	3.87	59	3.89	3.70	67	4.10	4.04	59	4.36	4.41	47
Less: Overhead expense	2.49	2.18	77	2.29	2.28	56	2.47	2.17	74	2.50	2.57	58	2.39	2.69	35
Less: Provision for credit losses	-0.14	0.04	8	0.10	-0.12	85	-0.11	-0.09	41	0.45	0.51	44	0.22	0.15	71
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	70	0	0.01	2	0	0.01	3	0.03	0.02	68	0	0.01	19
Plus: other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.28	1.35	43	1.48	1.78	29	1.54	1.66	44	1.23	1.04	64	1.76	1.56	68
Less: Applicable income taxes (tax equivalent)	0.27	0.31	35	0.30	0.40	22	0.26	0.38	16	0.23	0.23	48	0.36	0.36	48
Less: Minority interest	0	0	83	0	0	42	0	0	80	0	0	79	0	0	74
Equals: Net operating income	1.02	1.03	46	1.18	1.36	38	1.28	1.26	54	1	0.81	70	1.40	1.19	73
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	1.02	1.02	46	1.18	1.35	38	1.28	1.26	54	1	0.82	69	1.40	1.19	73
Memo: Net income (last four quarters)	1.24	1.17	59	1.10	1.07	55	1.28	1.26	54	1	0.82	69	1.40	1.19	73
Net income—BHC and noncontrolling (minority) interest	1.02	1.04	45	1.18	1.37	38	1.28	1.27	54	1	0.83	69	1.40	1.20	73
Margin Analysis															
Average earning assets / Average assets	85.09	93.16	1	85.50	93.08	0	85.68	93.08	0	84.61	92.32	1	86.40	91.05	7
Average interest-bearing funds / Average assets	56.94	60.43	37	58.78	62.97	33	58.24	61.99	37	61.44	64.06	39	65.83	65.57	49
Interest income (tax equivalent) / Average earning assets	3.33	2.96	74	3.63	3.18	76	3.56	3.06	82	4.05	3.55	82	5.01	4.41	84
Interest expense / Average earning assets	0.22	0.20	65	0.26	0.29	54	0.23	0.25	54	0.52	0.52	59	1.01	1.08	45
Net interest income (tax equivalent) / Average earning assets	3.12	2.75	72	3.37	2.88	78	3.33	2.80	81	3.53	3.01	76	4.01	3.33	78
Yield or Cost															
Total loans and leases (tax equivalent)	3.78	3.88	45	3.99	4.05	49	4.02	4.01	54	4.37	4.27	63	5.60	5.09	80
Interest-bearing bank balances	0.19	0.18	68	0.13	0.10	79	0.13	0.14	26	0.31	0.27	65	0.99	2.04	12
Federal funds sold and reverse repos		0.28			0.26			0.25			0.68			2.44	
Trading assets		0.43			0.39			0.45			0.60			0.99	
Total earning assets	3.29	2.93	73	3.58	3.15	77	3.51	3.04	80	4	3.51	81	4.96	4.36	85
Investment securities (tax equivalent)	2.59	1.78	91	2.75	1.84	93	2.56	1.77	91	3.19	2.25	95	3.45	2.76	92
US Treasury and agency securities (excluding mortgage-backed securities)	1.59	1.09	86	0.04	1.30	4	1.28	1.14	61	1.07	1.75	21	1.38	2.32	7
Mortgage-backed securities	2.43	1.67	97	2.37	1.60	93	2.30	1.57	93	2.93	2.05	96	3.20	2.61	94
All other securities	2.86	2.75	59	2.83	2.93	51	2.74	2.81	52	3.30	3.24	60	4	4.06	63
Interest-bearing deposits	0.12	0.16	45	0.20	0.26	44	0.17	0.21	44	0.52	0.53	55	1.04	1.10	48
Time deposits of \$250K or more	0.74	0.48	81	1.11	0.82	75	0.95	0.66	80	1.75	1.42	81	2.21	1.96	67
Time deposits < \$250K	0.36	0.44	43	0.51	0.78	23	0.46	0.62	34	1.36	1.36	51	1.94	1.82	53
Other domestic deposits	0.07	0.13	33	0.10	0.17	32	0.09	0.15	32	0.20	0.36	19	0.64	0.93	29
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos	0.04	0.16	15	0.07	0.18	32	0.07	0.17	31	0.26	0.62	21	1.15	1.86	32
Other borrowed funds and trading liabilities	0.59	1.14	24	0.23	1.38	14	0.15	1.27	15	0.92	1.50	24	2.17	2.38	36
All interest-bearing funds	0.32	0.31	62	0.37	0.42	48	0.33	0.37	51	0.72	0.74	53	1.32	1.49	38

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	39,858	39,422	167,225	172,395	128,027
Fiduciary activities income	4,795	4,398	18,609	16,531	15,644
Service charges on deposit accounts - domestic	7,729	7,146	31,876	29,446	37,939
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	1,265	1,232	5,171	4,755	5,085
Insurance activities revenue	31	37	132	134	155
Venture capital revenue	0	0	0	0	0
Net servicing fees	724	66	2,153	-111	1,449
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	2,242	8,500	28,684	48,056	11,674
Other non-interest income	23,072	18,043	80,600	73,584	56,081
Total overhead expenses	101,165	91,552	396,464	387,534	338,980
Personnel expense	63,947	61,253	245,924	236,779	209,061
Net occupancy expense	9,313	9,673	35,961	38,234	39,972
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	2,914	2,479	9,839	11,126	9,671
Other operating expenses	24,991	18,147	104,740	101,395	80,276
Fee income on mutual funds and annuities	1,265	1,232	5,171	4,755	5,084
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,050	2,063	1,994	2,075	2,065
Average personnel expense per employee	31.19	29.69	123.33	114.11	101.24
Average assets per employee	7,930.36	7,763.76	8,054.58	7,473.76	6,864.43

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	3.17	2.26	68	3.13	2.10	69	3.09	2.17	65	2.76	2.02	65	3.97	2.72	72
Overhead expenses / Net Interest Income + non-interest income	69.19	61.09	79	59.72	59.31	50	64.01	59.28	67	61.62	62.28	50	55.36	61.29	25
Percent of Average Assets															
Total overhead expense	2.49	2.18	77	2.29	2.28	56	2.47	2.17	74	2.50	2.57	58	2.39	2.69	35
Personnel expense	1.57	1.21	86	1.53	1.28	76	1.53	1.21	82	1.53	1.30	72	1.47	1.41	55
Net occupancy expense	0.23	0.23	53	0.24	0.24	48	0.22	0.23	50	0.25	0.26	45	0.28	0.28	55
Other operating expenses	0.69	0.71	60	0.52	0.73	20	0.71	0.72	59	0.73	0.94	38	0.63	0.97	20
Overhead less non-interest income	1.51	1.18	78	1.30	1.10	66	1.43	1.10	77	1.39	1.25	62	1.49	1.32	57
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	68.51	60.59	79	59.08	58.69	51	63.39	58.83	68	60.99	61.82	51	54.80	60.64	24
Personnel expense	43.30	33.94	89	39.53	33.28	81	39.32	32.93	83	37.26	32.36	79	33.80	32.39	56
Net occupancy expense	6.31	6.43	50	6.24	6.42	48	5.75	6.23	41	6.02	6.58	41	6.46	6.52	48
Other operating expenses	18.90	19.35	52	13.31	18.45	14	18.32	19.18	49	17.71	22.28	33	14.54	21.20	8
Total non-interest income	26.99	26.24	60	25.44	28.42	47	26.74	27.67	55	27.13	28.83	51	20.70	29.23	34
Fiduciary activities income	3.25	2.31	68	2.84	2.15	64	2.98	2.20	65	2.60	2.09	63	2.53	1.97	65
Service charges on domestic deposit accounts	5.23	3.51	76	4.61	3.21	77	5.10	3.27	79	4.63	3.27	77	6.13	3.88	81
Trading revenue	0	0.53	34	0	0.97	24	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	0.86	2.33	37	0.80	2.51	36	0.83	2.58	35	0.75	2.46	34	0.82	3.54	35
Insurance activities revenue	0.02	0.38	45	0.02	0.38	39	0.02	0.36	39	0.02	0.41	37	0.03	0.47	39
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.49	1.49	54	0.04	0.99	32	0.34	0.60	60	-0.02	0.01	32	0.23	0.28	62
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	1.52	1.74	56	5.49	3.74	74	4.59	3.30	73	7.56	3.92	79	1.89	1.86	58
Other non-interest income	15.62	8.92	84	11.64	8.65	72	12.89	9.27	77	11.58	9.65	69	9.07	10.04	57
Overhead less non-interest income	41.52	33.42	73	33.64	29.66	57	36.65	30.52	66	33.86	31.93	52	34.10	31.06	48
Applicable income taxes / Pretax net operating income (tax equivalent)	17.93	20.83	22	17.50	21.04	18	14.48	21.18	6	14.98	18.63	22	17.97	20.56	26
Applicable income tax + TE / Pretax net operating income + TE	20.75	22.92	27	20.29	22.74	18	16.95	22.67	7	18.40	21.18	21	20.51	23.23	25

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	6,115,701	6,648,007	6,276,165	6,660,329	6,469,447	-8.01	60.85
Commercial and industrial loans	2,249,127	2,741,975	2,245,888	2,729,232	2,206,629	-17.97	33.75
Loans to individuals	149,964	96,251	138,331	97,833	93,649	55.81	217.16
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	81,385	51,359	48,587	53,342	72,392	58.46	148.80
Other loans and leases	658,110	430,967	608,810	401,337	373,228	52.71	232.10
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	9,254,287	9,968,559	9,317,781	9,942,073	9,215,345	-7.17	60.62
Less: Allowance for loan and lease losses	124,130	169,923	131,992	175,679	57,650	-26.95	120.38
Net loans and leases	9,130,157	9,798,636	9,185,789	9,766,394	9,157,695	-6.82	60.03
Debt securities that reprice or mature in over 1 year	2,851,940	3,483,142	3,036,377	3,149,543	2,748,089	-18.12	53.58
Mutual funds and equity securities	20,788	20,397	20,987	20,285	1,240	1.92	58.32
Subtotal	12,002,885	13,302,175	12,243,153	12,936,222	11,907,024	-9.77	58.44
Interest-bearing bank balances	240,537	24,370	237,446	46,023	64,994	887.02	492.89
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	1,198,539	392,566	1,269,889	406,724	246,857	205.31	1385.31
Trading assets	0	0	0	0	0		
Total earning assets	13,441,961	13,719,111	13,750,488	13,388,969	12,218,875	-2.02	74.64
Non-interest-bearing cash and due from depository institutions	216,836	208,964	196,159	204,450	192,792	3.77	90.41
Premises, fixed assets, and leases	278,407	204,537	266,897	207,211	214,506	36.12	111.22
Other real estate owned	72	853	98	1,287	2,033	-91.56	-98.64
Investment in unconsolidated subsidiaries	20,588	17,408	20,475	17,058	14,423	18.27	145.68
Intangible and other assets	2,051,286	2,024,198	2,095,024	2,154,159	1,868,996	1.34	256.76
Total assets	16,009,150	16,175,071	16,329,141	15,973,134	14,511,625	-1.03	87.65
Quarterly average assets	16,257,242	16,016,636	16,045,629	16,005,314	14,400,846	1.50	93.23
Average loans and leases (YTD)	9,251,185	9,951,855	9,622,148	9,901,075	8,945,724	-7.04	61.27
Memoranda							
Loans held-for-sale	12,670	34,590	29,482	41,103	13,680	-63.37	65.47
Loans not held-for-sale	9,241,617	9,933,969	9,288,299	9,900,970	9,201,665	-6.97	60.61
Real estate loans secured by 1-4 family	1,729,500	1,811,508	1,733,046	1,917,491	2,001,183	-4.53	50.86
Commercial real estate loans	4,294,867	4,736,161	4,448,676	4,642,505	4,332,623	-9.32	66.92
Construction and land development	497,116	446,971	467,572	467,097	421,746	11.22	-3.06
Multifamily	716,980	850,883	734,515	822,285	540,983	-15.74	201.68
Nonfarm nonresidential	3,080,771	3,438,307	3,246,589	3,353,123	3,369,894	-10.40	69.04
Real estate loans secured by farmland	91,334	100,338	94,443	100,333	135,641	-8.97	10.54
Total investment securities	4,071,267	3,896,105	4,327,253	3,576,552	2,996,186	4.50	108.69
U.S. Treasury securities	32,724	10,260	34,776	103	100	218.95	33291.84
US agency securities (excluding mortgage-backed securities)	73,673	0	79,117	60	158		137.91
Municipal securities	1,040,708	1,011,253	1,094,658	912,429	687,267	2.91	473.93
Mortgage-backed securities	2,052,348	2,138,460	2,212,011	2,057,766	1,825,363	-4.03	55.87
Asset-backed securities	692,627	604,721	719,581	481,871	400,432	14.54	99.62
Other debt securities	158,399	111,014	166,123	104,038	81,626	42.68	156.90
Mutual funds and equity securities	20,788	20,397	20,987	20,285	1,240	1.92	58.32
Available-for-sale securities	3,957,882	3,753,763	4,207,846	3,424,580	2,852,084	5.44	224.40
U.S. Treasury securities	32,724	10,260	34,776	103	100	218.95	33291.84
US agency securities (excluding mortgage-backed securities)	73,673	0	79,117	60	158		299.42
Municipal securities	1,032,352	1,001,619	1,085,732	902,518	676,253	3.07	879.74
Mortgage-backed securities	1,999,357	2,057,399	2,153,767	1,966,240	1,693,515	-2.82	196.48
Asset-backed securities	692,627	604,721	719,581	481,871	400,432	14.54	99.62
Other debt securities	127,149	79,764	134,873	73,788	81,626	59.41	106.21
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-2,596	2,349	1,478	5,011	-41		
Available-for-sale securities appreciation (depreciation)	-155,287	54,984	27,257	94,550	53,786		
Structured notes, fair value	0	0	0	0	0		-100.00
Pledged securities	1,512,229	1,533,576	1,545,943	1,511,322	1,116,031	-1.39	68.71

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	4,261,429	3,995,370	4,185,572	3,763,709	2,643,928	6.66	175.36
NOW, ATS and transaction accounts	3,246,646	2,914,761	3,198,745	2,914,787	2,364,881	11.39	117.18
Time deposits less brokered deposits < \$250K	809,657	917,956	838,846	976,336	1,220,113	-11.80	-8.20
MMDA and other savings accounts	4,187,155	4,004,344	4,156,520	3,679,901	2,960,147	4.57	83.44
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	12,504,887	11,832,431	12,379,683	11,334,733	9,189,069	5.68	101.46
Time deposits of \$250K or more	193,021	202,361	195,626	220,455	285,018	-4.62	-7.56
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	181,387	51,203	166,594	165,181	-100.00	-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	206,034	80	273,091	20,049	1,260,783	257442.50	-74.46
Other borrowings w/remaining maturity over 1 year	47,730	273,408	70,877	437,538	198,909	-82.54	4154.01
Brokered deposits < \$250K	121,000	613,277	296,645	676,815	736,142	-80.27	6.09
Noncore funding	567,785	1,270,513	887,442	1,521,451	2,646,033	-55.31	-52.01
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	311,076	310,234	310,864	318,615	169,960	0.27	162.50
Other liabilities	487,415	502,847	491,677	516,161	258,754	-3.07	242.50
Total liabilities	13,871,163	13,916,025	14,069,666	13,690,960	12,263,816	-0.32	81.30
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,652,223	1,649,485	1,651,007	1,648,527	1,649,527	0.17	185.19
Common surplus	0	0	0	0	0		-100.00
Retained earnings	857,178	745,220	837,473	720,429	711,249	15.02	90.03
Accumulated other comprehensive income	-142,477	18,101	-433	48,664	13,323		
Other equity capital components	-229,479	-153,864	-229,105	-135,550	-126,394		
Total holding company equity capital	2,137,445	2,258,942	2,258,942	2,282,070	2,247,705	-5.38	142.87
Noncontrolling (minority) interest in subsidiaries	542	104	533	104	104	421.15	421.15
Total equity capital, including minority interest	2,137,987	2,259,046	2,259,475	2,282,174	2,247,809	-5.36	142.91
Total liabilities and capital	16,009,150	16,175,071	16,329,141	15,973,134	14,511,625	-1.03	87.65
Memoranda							
Non-interest-bearing deposits	4,261,429	3,995,370	4,185,572	3,763,709	2,643,928	6.66	175.36
Interest-bearing deposits	8,557,479	8,652,699	8,686,382	8,468,294	7,566,301	-1.10	71.76
Total deposits	12,818,908	12,648,069	12,871,954	12,232,003	10,210,229	1.35	96.31
Long-term debt that reprices within 1 year	0	52,000	0	20,000	105,518	-100.00	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,258,942	2,282,070	2,282,070	2,247,705	2,078,249		
Accounting restatements	0	0	0	-56,882	2,636		
Net income	41,301	47,315	205,160	155,810	198,075		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	17,982	108,077	16,686	66,218		
Changes incident to business combinations	0	0	10,000	0	60,934		
Less: Dividends declared	21,596	22,524	88,116	89,748	89,476		
Change in other comprehensive income	-142,044	-30,563	-49,097	35,341	57,731		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	842	626	7,002	6,530	5,774		
Holding company equity capital, ending balance	2,137,445	2,258,942	2,258,942	2,282,070	2,247,705		

BHC Name

City/State

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	38.20	37.11	51	41.10	36.10	59	38.44	36.25	51	41.70	36.22	56	44.58	37.78	57
Commercial and industrial loans	14.05	10.78	70	16.95	13.88	64	13.75	10.76	69	17.09	13.52	68	15.21	12.02	66
Loans to individuals	0.94	3.61	42	0.60	3.42	31	0.85	3.36	41	0.61	3.40	31	0.65	4.20	26
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0.51	0.17	85	0.32	0.19	76	0.30	0.18	75	0.33	0.19	75	0.50	0.24	80
Other loans and leases	4.11	4.19	57	2.66	4.29	43	3.73	4.47	55	2.51	4.63	35	2.57	5.01	35
Net loans and leases	57.03	59.31	40	60.58	60.99	42	56.25	58.67	45	61.14	61.58	41	63.11	63.77	36
Debt securities over 1 year	17.81	19.47	45	21.53	16.70	70	18.59	19.46	50	19.72	15.55	70	18.94	14.60	74
Mutual funds and equity securities	0.13	0.06	79	0.13	0.06	79	0.13	0.06	77	0.13	0.05	79	0.01	0.06	41
Subtotal	74.98	80.04	22	82.24	78.43	61	74.98	79.22	26	80.99	78.16	51	82.05	79.65	36
Interest-bearing bank balances	1.50	7.18	11	0.15	9.08	0	1.45	8.50	9	0.29	7.51	1	0.45	3.06	11
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	7.49	1.65	94	2.43	1.59	76	7.78	1.56	94	2.55	1.68	75	1.70	1.91	64
Trading assets	0	0.52	20	0	0.56	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets	83.96	91.28	2	84.82	91.48	4	84.21	91.77	3	83.82	91.05	5	84.20	89.53	7
Non-interest cash and due from depository institutions	1.35	0.96	78	1.29	1	75	1.20	0.82	81	1.28	1.07	65	1.33	1.14	63
Other real estate owned	0	0.01	26	0.01	0.02	34	0	0.01	24	0.01	0.02	39	0.01	0.03	39
All other assets	14.68	7.70	97	13.89	7.44	94	14.59	7.35	96	14.90	7.82	94	14.47	9.27	91
Memoranda															
Short-term investments	8.99	10.28	54	2.58	11.92	7	9.23	11.47	45	2.83	11.17	10	2.15	7.63	29
U.S. Treasury securities	0.20	1.80	32	0.06	0.98	41	0.21	1.47	38	0	0.84	34	0	1.03	24
US agency securities (excluding mortgage-backed securities)	0.46	0.79	55	0	0.73	11	0.48	0.82	55	0	0.63	23	0	0.54	26
Municipal securities	6.50	1.72	91	6.25	1.77	89	6.70	1.73	91	5.71	1.69	89	4.74	1.34	88
Mortgage-backed securities	12.82	14.04	47	13.22	12.38	54	13.55	14.14	51	12.88	11.75	55	12.58	11.44	58
Asset-backed securities	4.33	0.56	95	3.74	0.35	95	4.41	0.50	94	3.02	0.32	93	2.76	0.28	94
Other debt securities	0.99	0.55	72	0.69	0.46	72	1.02	0.53	74	0.65	0.42	73	0.56	0.39	72
Loans held-for-sale	0.08	0.40	41	0.21	0.46	44	0.18	0.55	51	0.26	0.52	43	0.09	0.39	34
Loans held for investment	57.73	59.15	41	61.42	61.15	44	56.88	58.06	45	61.99	61.72	41	63.41	63.50	38
Real estate loans secured by 1-4 family	10.80	11.67	45	11.20	11.69	51	10.61	11.46	49	12	11.91	49	13.79	13.29	53
Revolving	3.44	1.40	91	3.40	1.51	87	3.42	1.42	90	3.62	1.66	86	4.35	2.07	84
Closed-end, secured by first liens	6.52	9.94	34	7.07	9.76	37	6.44	9.67	35	7.63	9.81	37	8.84	10.69	40
Closed-end, secured by junior liens	0.84	0.17	93	0.73	0.21	88	0.76	0.17	92	0.75	0.22	89	0.60	0.28	84
Commercial real estate loans	26.83	23.42	57	29.28	22.27	65	27.24	22.69	61	29.06	22.22	65	29.86	22.23	61
Construction and land development	3.11	3.49	51	2.76	3.32	47	2.86	3.34	50	2.92	3.40	50	2.91	3.44	50
Multifamily	4.48	3.52	74	5.26	3.21	78	4.50	3.57	74	5.15	3.12	77	3.73	3.01	70
Nonfarm nonresidential	19.24	15.11	63	21.26	14.77	74	19.88	14.57	67	20.99	14.72	70	23.22	14.69	76
Real estate loans secured by farmland	0.57	0.33	76	0.62	0.33	76	0.58	0.30	77	0.63	0.33	75	0.93	0.36	80

BHC Name

City/State

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	66.09	61.87	49	66.69	57.91	62	67.36	61.05	54	66.99	57.15	65	70.20	57.46	65
Real estate loans secured by 1-4 family	18.69	20.07	44	18.17	19.43	45	18.60	19.86	46	19.29	19.43	47	21.72	20.75	53
Revolving	5.94	2.35	93	5.51	2.45	88	5.99	2.43	93	5.82	2.64	89	6.85	3.15	89
Closed-end	12.74	17.49	34	12.66	16.76	35	12.61	17.24	34	13.46	16.59	35	14.87	17.39	38
Commercial real estate loans	46.41	38.39	60	47.51	35.36	72	47.74	37.86	63	46.70	34.63	70	47.02	33.52	70
Construction and land development	5.37	5.82	53	4.48	5.29	47	5.02	5.65	51	4.70	5.26	51	4.58	5.09	52
1-4 family	0.82	1.29	54	0.85	1.05	55	0.70	1.18	52	0.79	0.93	55	0.74	0.94	50
Other	4.56	4.49	54	3.64	4.21	47	4.32	4.40	53	3.91	4.19	51	3.84	4.02	53
Multifamily	7.75	5.66	73	8.54	5.08	81	7.88	5.78	74	8.27	4.96	79	5.87	4.69	69
Nonfarm nonresidential	33.29	25	70	34.49	23.47	79	34.84	24.56	70	33.73	22.93	78	36.57	22.15	82
Owner-occupied	9.37	8.44	57	9.44	7.93	61	10.26	8.29	61	9.30	7.68	61	10.44	7.72	69
Other	23.92	16.32	75	25.05	15.25	83	24.59	15.94	80	24.43	14.95	83	26.13	14.34	91
Real estate loans secured by farmland	0.99	0.59	76	1.01	0.56	74	1.01	0.54	77	1.01	0.54	75	1.47	0.55	80
Loans to depository institutions and acceptances of other banks	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	24.30	18.81	71	27.51	23.16	67	24.10	18.86	70	27.45	22.17	70	23.95	19.53	68
Loans to individuals	1.62	6.52	42	0.97	6.02	29	1.48	6.24	41	0.98	6.13	30	1.02	7.13	24
Credit card loans	0.23	0.51	66	0.20	0.50	67	0.24	0.53	67	0.23	0.65	66	0.24	0.81	61
Agricultural loans	0.88	0.31	85	0.52	0.33	75	0.52	0.34	75	0.54	0.32	74	0.79	0.37	80
Other loans and leases	7.11	8.03	59	4.32	8.05	44	6.53	8.75	56	4.04	9.09	39	4.05	9.85	37
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	438.41	395.39	55	449.75	382.51	59	455.35	391.81	60	451.99	381.27	58	480.70	391.26	63
Real estate loans secured by 1-4 family	123.98	125.02	50	122.55	124.29	52	125.74	126.06	53	130.13	125.03	52	148.69	138.18	54
Revolving	39.43	14.84	94	37.15	16.14	89	40.49	15.44	93	39.28	17.42	89	46.88	21.26	85
Closed-end	84.55	108.83	38	85.40	106.79	41	85.25	108.85	38	90.84	106.14	42	101.82	115.20	45
Commercial real estate loans	307.89	249.33	64	320.41	237.40	70	322.76	245.88	71	315.06	234.65	67	321.93	229.44	70
Construction and land development	35.64	36.95	52	30.24	35.26	45	33.92	35.95	51	31.70	35.62	48	31.34	34.95	50
1-4 family	5.42	8.02	52	5.72	6.84	54	4.71	7.42	53	5.32	6.34	53	5.08	6.61	52
Other	30.22	28.49	50	24.52	28.01	46	29.21	28.11	53	26.38	28.16	50	26.26	27.32	52
Multifamily	51.40	37.99	76	57.56	34.02	80	53.29	38.66	77	55.80	32.74	80	40.20	31.04	72
Nonfarm nonresidential	220.85	160.85	69	232.61	157.71	77	235.55	158.05	76	227.56	155.06	74	250.39	152.10	79
Owner-occupied	62.17	53.96	60	63.68	52.99	63	69.34	52.99	66	62.74	52.37	64	71.50	53.07	68
Other	158.68	105.37	77	168.92	102.29	83	166.21	102.54	83	164.82	100.54	82	178.90	97.41	83
Real estate loans secured by farmland	6.55	3.46	76	6.79	3.50	75	6.85	3.22	79	6.81	3.44	76	10.08	3.60	81
Loans to depository institutions and acceptances of other banks	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	161.23	113.45	74	185.50	145.22	67	162.95	114.45	73	185.22	139.91	72	163.96	122.02	70
Loans to individuals	10.75	36.67	43	6.51	35.91	31	10.04	34.55	43	6.64	37.47	31	6.96	43.51	26
Credit card loans	1.53	2.64	69	1.37	2.59	69	1.64	2.77	69	1.55	3.30	67	1.67	4.34	62
Agricultural loans	5.83	1.66	85	3.47	1.94	78	3.53	1.86	78	3.62	1.88	78	5.38	2.18	81
Other loans and leases	47.18	47.86	58	29.16	47.52	44	44.17	51.06	56	27.24	49.54	36	27.73	52.44	33
Supplemental															
Non-owner occupied CRE loans / Gross loans	40.70	30.57	71	39.91	27.81	82	40.82	30.07	73	38.95	27.32	83	38.06	26.45	78
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	269.99	198.65	74	269.13	185.94	81	275.92	195.33	76	262.81	183.76	79	260.64	178.57	74
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	332.16	256.17	69	332.81	243.39	75	345.26	252.85	73	325.55	240.85	71	332.14	236.10	70

BHC Name

City/State

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	8.99	10.28	54	2.58	11.92	7	9.23	11.47	45	2.83	11.17	10	2.15	7.63	29
Liquid assets	10.99	28.10	9	10.12	27.16	6	11.39	29.03	10	10.34	26.22	6	10.78	22.44	15
Investment securities	25.43	21.67	64	24.09	18.78	70	26.50	21.63	64	22.39	17.85	72	20.65	16.99	68
Net loans and leases	57.03	59.31	40	60.58	60.99	42	56.25	58.67	45	61.14	61.58	41	63.11	63.77	36
Net loans, leases and standby letters of credit	57.25	60.12	40	60.78	61.79	41	56.47	59.49	42	61.35	62.48	40	63.31	64.84	34
Core deposits	78.11	76.85	37	73.15	73.69	32	75.81	75.71	34	70.96	70.67	35	63.32	63.09	36
Noncore funding	3.55	9.46	22	7.85	11.95	44	5.43	10.30	35	9.53	14.13	43	18.23	19.36	61
Time deposits of \$250K or more	1.21	1.46	48	1.25	1.96	38	1.20	1.58	46	1.38	2.11	37	1.96	2.94	36
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0	1.11	12	1.12	1.22	61	0.31	1.23	35	1.04	1.47	54	1.14	1.94	53
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.44	29	1.12	0.60	70	0.31	0.54	51	1.04	0.54	66	1.14	0.48	67
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	1.29	1.03	67	0	1.11	22	1.67	1	70	0.13	1.24	33	8.69	3.01	92
Earning assets that reprice within 1 year	34.72	36.68	47	33.11	38.67	34	33.69	37.37	41	33.55	39.38	31	38.21	39.29	43
Interest-bearing liabilities that reprice within 1 year	5.82	6.16	63	8.84	7.73	73	6.93	6.39	74	9.67	8.20	73	12.08	10.19	72
Long-term debt that reprices within 1 year	0	0.22	32	0.32	0.28	74	0	0.26	30	0.13	0.47	59	0.73	0.96	69
Net assets that reprice within 1 year	28.90	29.01	48	23.94	29.49	35	26.76	29.65	41	23.75	29.11	39	25.40	26.63	42
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-7.26	-1.97	31	6.42	-0.51	74	-5.06	-2.33	41	8.26	3.20	70	19.60	14.45	70
Net short-term noncore funding dependence	-8.03	-6.65	38	3.84	-6.88	84	-6.07	-7.71	51	4.37	-4.76	80	17.27	3.38	88
Short-term investment / Short-term noncore funding	302.84	265.83	68	44.94	246.74	11	197.39	273.46	46	44.48	184.19	15	13.17	77.77	15
Liquid assets - short-term noncore funding / Nonliquid assets	9.01	35.38	17	4.88	30.67	14	7.58	36.68	16	4.43	28.18	14	-6.21	16.97	11
Net loans and leases / Total deposits	71.22	73.06	47	77.47	76.22	55	71.36	72.79	48	79.84	79.43	52	89.69	90.31	44
Net loans and leases / Core deposits	73.01	78.05	45	82.81	83.77	55	74.20	78.25	47	86.16	88.34	53	99.66	103.93	47
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.20	-3.53	77	0.17	0.62	41	0.11	0.12	53	0.37	1.57	31	0	0.72	8
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-11.80	-8.82	30	3.99	1.31	88	2.09	-0.25	91	6.91	4.31	79	4.18	1.36	92
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	2.27	20.27	27	3.13	12.84	47	2.27	14.28	40	3.68	11.38	49	4.77	12.67	48
Available-for-sale securities	97.21	77.97	73	96.35	85.49	54	97.24	83.77	61	95.75	87.23	48	95.19	85.40	52
U.S. Treasury securities	0.80	8.39	28	0.26	5.10	40	0.80	6.70	34	0	4.72	33	0	6.15	24
US agency securities (excluding mortgage-backed securities)	1.81	3.73	54	0	4.35	11	1.83	4.12	50	0	4.01	21	0.01	3.49	26
Municipal securities	25.56	7.89	87	25.96	9.71	83	25.30	8.22	86	25.51	9.83	81	22.94	7.75	85
Mortgage-backed securities	50.41	65.55	26	54.89	66.67	33	51.12	66.54	26	57.53	66.64	37	60.92	67.43	39
Asset-backed securities	17.01	2.78	91	15.52	1.97	92	16.63	2.50	93	13.47	1.91	92	13.36	1.66	93
Other debt securities	3.89	3.16	65	2.85	3.05	61	3.84	3.08	67	2.91	3.01	64	2.72	2.94	65
Mutual funds and equity securities	0.51	0.30	73	0.52	0.36	73	0.48	0.29	74	0.57	0.35	73	0.04	0.40	38
Debt securities 1 year or less	29.44	8.63	93	10.08	9.29	65	29.35	7.78	94	11.37	10.55	65	8.24	11.86	52
Debt securities 1 to 5 years	13.40	18.50	45	47.94	16.09	92	12.47	18.25	45	59.73	17.03	96	59.28	17.94	92
Debt securities over 5 years	56.65	70.45	22	41.46	72.48	12	57.70	71.11	24	28.33	69.86	9	32.44	66.02	16
Pledged securities	37.14	29.79	67	39.36	33.48	61	35.73	32.26	55	42.26	35.67	60	37.25	30.57	60
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	245.16	-1.29	98	28.74	156.41	23	232.93	27.98	96	45.18	183.32	31	57.20	26.69	78
Investment securities	4.50	28.40	17	27.88	31.91	59	20.99	31.36	44	19.37	23.62	50	-6.72	11.75	10
Core deposits	5.68	14.47	23	26.14	29.18	44	9.22	16.94	23	23.35	26.88	44	0.54	11.23	9
Noncore funding	-55.31	-10.65	7	-54.76	-25.09	11	-41.67	-14.79	19	-42.50	-12.18	14	8.32	6.59	58

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			3,814,119	3,444,946	3,277,038
Commit: Secured commercial real estate loans	883,566	939,145	806,986	794,405	898,578
Commit: Unsecured real estate loans	153,083	75,688	107,468	78,003	78,819
Credit card lines (reported semiannually, June/Dec)			204,617	195,081	280,278
Securities underwriting	0	0	0	0	0
Standby letters of credit	34,773	32,484	35,191	32,344	30,174
Commercial and similar letters of credit	5,672	3,952	5,875	3,741	3,243
Securities lent	0	129,565	51,239	126,781	90,382
Credit derivatives - notional amount (holding company as guarantor)	242,239	193,880	234,563	185,612	176,176
Credit derivatives - notional amount (holding company as beneficiary)	127,780	56,618	128,204	56,755	40,016
Credit derivative contracts w/ purchased credit protection-investment grade	370,018	250,498	362,767	242,366	215,562
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	62,500	114,750	62,500	112,587	37,750
Written options contracts (interest rate)	53,078	125,166	44,975	114,191	33,445
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	4,697,405	4,661,012	4,861,174	4,608,920	3,854,998
Futures and forward foreign exchange	12,752,598	9,213,833	12,798,863	7,275,018	3,739,868
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							23.36	22.78	60	21.57	22.01	54	22.58	23.52	54
Standby letters of credit	0.22	0.64	24	0.20	0.67	18	0.22	0.65	22	0.20	0.71	19	0.21	0.84	22
Commercial and similar letters of credit	0.04	0.02	80	0.02	0.02	73	0.04	0.02	79	0.02	0.02	73	0.02	0.02	72
Securities lent	0	0.08	42	0.80	0.11	90	0.31	0.10	88	0.79	0.18	88	0.62	0.40	84
Credit derivatives - notional amount (holding company as guarantor)	1.51	0.26	91	1.20	0.28	88	1.44	0.24	92	1.16	0.35	86	1.21	0.42	88
Credit derivatives - notional amount (holding company as beneficiary)	0.80	0.18	91	0.35	0.18	79	0.79	0.18	90	0.36	0.30	77	0.28	0.52	73
Credit derivative contracts w/ purchased credit protection-investment grade	2.31	0.19	94	1.55	0.17	93	2.22	0.18	95	1.52	0.25	90	1.49	0.30	90
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	109.72	45.51	88	87.26	42.67	87	108.81	46.30	89	75.82	48.62	83	52.83	68.47	72
Interest rate contracts	30.06	33.09	71	30.30	30.32	71	30.43	32.46	73	30.27	34.36	67	27.06	47.31	61
Interest rate futures and forward contracts	0.39	4.02	60	0.71	4.59	58	0.38	3.25	54	0.70	6.21	48	0.26	10.67	39
Written options contracts (interest rate)	0.33	1.59	49	0.77	2	50	0.28	1.41	43	0.71	2.18	48	0.23	2.47	36
Purchased options contracts (interest rate)	0	1.35	22	0	1.45	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	29.34	19.54	77	28.82	20.33	78	29.77	20.49	78	28.85	20.83	75	26.56	28.86	72
Foreign exchange contracts	79.66	6.48	92	56.96	6.19	92	78.38	6.30	92	45.55	6.01	92	25.77	10.12	91
Futures and forward foreign exchange contracts	79.66	3.96	93	56.96	3.83	93	78.38	3.78	93	45.55	3.47	92	25.77	5.23	91
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							39.64	44.98	55	34.79	42.82	55	36.63	45.53	53

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	17,565,581	14,114,761	17,767,512	12,110,716	7,666,061
Interest rate contracts	4,812,983	4,900,928	4,968,649	4,835,698	3,926,193
Foreign exchange contracts	12,752,598	9,213,833	12,798,863	7,275,018	3,739,868
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	12,815,098	9,328,583	12,861,363	7,387,605	3,777,618
Written options	53,078	125,166	44,975	114,191	33,445
Exchange-traded	0	0	0	0	0
Over-the-counter	53,078	125,166	44,975	114,191	33,445
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	4,697,405	4,661,012	4,861,174	4,608,920	3,854,998
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	17,565,581	14,114,761	17,767,512	12,110,716	7,666,061
Interest rate contracts	4,812,983	4,900,928	4,968,649	4,835,698	3,926,193
Foreign exchange contracts	12,752,598	9,213,833	12,798,863	7,275,018	3,739,868
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	17,882,521	14,231,844	18,085,304	12,230,644	7,848,177
One year or less	12,256,689	5,247,394	10,406,948	4,614,711	2,707,888
Over 1 year to 5 years	4,975,482	6,189,490	6,712,571	4,823,014	2,477,570
Over 5 years	650,350	2,794,960	965,785	2,792,919	2,662,719
Gross negative fair value (absolute value)	217,146	223,925	209,751	270,533	111,898
Gross positive fair value	218,354	224,849	209,964	269,958	111,949
Held for trading	0	0	0	0	0
Non-traded	218,354	224,849	209,964	269,958	111,949
Current credit exposure on risk-based capital derivative contracts	218,354	224,958	209,964	269,958	111,878
Credit losses on derivative contracts	0	0	1,920	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	27.40	93.91	3	34.72	94.52	3	27.96	94.17	3	39.93	94.10	4	51.22	93.44	6
Foreign exchange contracts	72.60	3.18	96	65.28	3.16	96	72.04	3.47	96	60.07	3.49	96	48.78	3.20	95
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards															
Written options	0.30	6.03	22	0.89	8.11	24	0.25	6.28	18	0.94	8.18	21	0.44	5.91	19
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0.30	5.74	22	0.89	7.80	24	0.25	5.96	18	0.94	7.73	22	0.44	5.10	20
Purchased options	0	3.59	20	0	3.58	20	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.11	21	0	3.15	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	26.74	74.58	13	33.02	69.64	15	27.36	74.26	14	38.06	68.76	18	50.29	69.75	25
Held for trading															
Interest rate contracts	0	38.74	22	0	42.14	20	0	40.42	21	0	43.53	19	0	44.16	18
Foreign exchange contracts	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	37.24	18
Equity, commodity, and other contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Non-traded															
Interest rate contracts	100	61.26	77	100	57.86	79	100	59.58	78	100	56.47	80	100	55.84	81
Foreign exchange contracts	27.40	57.41	38	34.72	54.11	48	27.96	56.71	39	39.93	53.82	51	51.22	52.22	53
Equity, commodity, and other contracts	72.60	0.37	99	65.28	0.45	99	72.04	0.40	99	60.07	0.46	99	48.78	0.34	98
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	101.80	92.63	83	100.83	90.92	81	101.79	92.53	83	100.99	91.48	81	102.38	93.86	83
Over 1 year to 5 years	69.78	27.97	85	37.18	26.80	71	58.57	27.56	81	38.10	32.05	69	35.32	32.17	60
Over 5 years	28.33	26.35	53	43.85	28.69	73	37.78	27.01	66	39.82	27.06	68	32.32	30.45	55
Gross negative fair value (absolute value)	3.70	29.53	18	19.80	30.03	40	5.44	29.89	22	23.06	29.56	44	34.73	28.09	61
Gross positive fair value	1.24	1.21	57	1.59	1.21	67	1.18	0.98	62	2.23	1.55	71	1.46	0.83	80
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.24	1.52	53	1.59	1.70	43	1.18	1.34	42	2.23	2.23	53	1.46	1.19	66
Gross positive fair value (X)	0.17	0.06	88	0.16	0.05	90	0.16	0.04	90	0.20	0.07	88	0.09	0.06	87
Held for trading (X)	0.17	0.06	88	0.16	0.07	90	0.16	0.05	90	0.20	0.09	88	0.09	0.07	82
Non-traded (X)	0	0.04	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Current credit exposure (X)	0.17	0.01	98	0.16	0.01	99	0.16	0.01	99	0.20	0.02	99	0.09	0.01	97
Credit losses on derivative contracts	0.17	0.04	89	0.16	0.05	91	0.16	0.04	90	0.20	0.06	89	0.09	0.05	83
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	1.87	0.47	91	1.99	0.61	90	1.80	0.46	90	2.41	0.85	89	1.01	0.73	82

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	131,992	175,679	175,679	57,650	56,542
Gross losses	3,442	10,032	32,903	21,359	35,565
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,169	826	8,223	7,087	6,075
Net losses	2,273	9,206	24,680	14,272	29,490
Provision for loan and lease losses	-5,589	3,450	-19,024	70,796	30,598
Adjustments	0	0	17	61,505	0
Ending balance	124,130	169,923	131,992	175,679	57,650
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.14	0.04	9	0.09	-0.11	84	-0.12	-0.09	39	0.46	0.51	44	0.22	0.15	71
Provision for loan and lease losses / Average loans and leases	-0.24	0.06	11	0.14	-0.20	83	-0.20	-0.16	40	0.72	0.82	48	0.34	0.24	73
Provision for loan and lease losses / Net loan and lease losses	-245.89	49.50	20	37.48	-168.35	68	-77.08	-105.48	48	496.05	487.86	68	103.76	130.58	38
Allowance for loan and lease losses / Total loans and leases not held for sale	1.34	1.20	67	1.71	1.49	72	1.42	1.23	72	1.77	1.58	69	0.63	0.83	33
Allowance for loan and lease losses / Total loans and leases	1.34	1.17	68	1.70	1.47	73	1.42	1.20	72	1.77	1.55	71	0.63	0.81	34
Allowance for loan and lease losses / Net loans and leases (X)	13.65	38.27	50	4.61	18.09	11	5.35	21.39	15	12.31	11.58	70	1.95	8.03	15
Allowance for loan and lease losses / Nonaccrual assets	273.09	355.27	47	199.33	291.29	36	272.76	364.13	45	217.55	299.17	45	119.69	218.72	32
ALLL / 90+ days past due + nonaccrual loans and leases	272.01	284.19	54	199.12	246.27	44	271.99	287.08	60	217.10	244.34	50	119.20	151.73	47
Gross loan and lease losses / Average loans and leases	0.15	0.17	58	0.40	0.24	78	0.34	0.19	83	0.22	0.34	42	0.40	0.28	74
Recoveries / Average loans and leases	0.05	0.07	45	0.03	0.08	29	0.09	0.08	61	0.07	0.07	58	0.07	0.08	53
Net losses / Average loans and leases	0.10	0.09	65	0.37	0.16	85	0.26	0.11	87	0.14	0.27	41	0.33	0.21	76
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	3.55	10.98	15	3.87	7.39	27	38.50	34.67	66	19.93	33.98	28	29.39	36.22	48
Earnings coverage of net loan and lease losses (X)	19.83	38.54	52	6.64	25.70	24	8.99	39.72	25	17.88	22.91	60	9.27	24.40	38

Net Loan and Lease Losses By Type

Real estate loans	-0.03	-0.01	17	0.09	0.03	81	0.16	0.02	92	0.17	0.04	91	0.05	0.01	84
Real estate loans secured by 1-4 family	-0.07	-0.02	16	0.06	-0.01	90	-0.02	-0.02	36	0.06	0.01	88	0.03	0.01	71
Revolving	-0.06	-0.08	37	0.24	-0.03	92	-0.03	-0.07	44	-0.05	0.01	20	0	0.02	36
Closed-end	-0.08	-0.02	9	-0.02	-0.01	28	-0.02	-0.01	36	0.11	0	93	0.04	0	89
Commercial real estate loans	-0.02	0	15	0.10	0.05	79	0.23	0.04	93	0.19	0.07	84	0.06	0.01	83
Construction and land development	0	-0.02	72	0	0	57	0	0	48	0	0	38	-0.02	-0.01	31
1-4 family	0	0	58	0	0	58	0	0	57	0	0	59	0	0	55
Other	0	-0.01	71	0	0	57	0	0	44	0	0	31	-0.02	-0.01	27
Multifamily	0	0	57	-0.01	0	8	-0.01	0.01	7	-0.01	0	15	0.01	0	86
Nonfarm nonresidential	-0.03	0.01	10	0.14	0.07	82	0.32	0.05	92	0.26	0.11	84	0.07	0.02	84
Owner-occupied	0	0	22	0	0.01	26	0	0.01	24	0.12	0.02	92	0	0.01	61
Other	-0.03	0	8	0.14	0.06	85	0.32	0.04	95	0.14	0.08	80	0.07	0.01	92
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	1.09	0.02	98	0	0.01	48
Commercial and industrial loans	0.44	0.11	88	1.11	0.20	96	0.59	0.17	93	0.11	0.47	24	1.19	0.37	92
Loans to individuals	0.66	0.70	53	0.79	1.06	51	0.46	0.71	45	0.58	1.13	35	0.67	1.17	36
Credit card loans	1.64	1.88	40	3.45	2.41	70	1.75	1.84	51	2.27	2.92	31	2.82	3.11	37
Agricultural loans	0	0	54	0	0.02	50	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0.04	0.16	57	0	0.09	37	0.14	0.10	73	-0.11	0.15	2	-0.11	0.15	4

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	14,285	9,154	17,831	12,141	18,398
90+ days past due loans and leases	180	92	137	169	201
Nonaccrual loans and leases	45,454	85,246	48,392	80,752	48,165
Total past due and nonaccrual loans and leases	59,919	94,492	66,360	93,062	66,764
Restructured 30-89 days past due	185	25	1,889	149	473
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	16,172	12,113	15,171	13,075	18,535
Total restructured loans and leases	16,357	12,138	17,060	13,224	19,008
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	7,871	8,116	5,601	6,108	10,962
Other real estate owned	72	853	98	1,287	2,033
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Percent of Loans and Leases															
30-89 days past due loans and leases	0.15	0.32	28	0.09	0.33	15	0.19	0.32	38	0.12	0.39	14	0.20	0.43	24
90+ days past due loans and leases	0	0.10	27	0	0.11	22	0	0.10	23	0	0.12	24	0	0.15	20
Nonaccrual loans and leases	0.49	0.44	61	0.86	0.65	73	0.52	0.46	64	0.81	0.66	68	0.52	0.51	57
90+ days past due and nonaccrual loans and leases	0.49	0.59	48	0.86	0.82	64	0.52	0.62	47	0.81	0.85	55	0.52	0.71	41
30-89 days past due restructured	0	0.01	47	0	0.01	40	0.02	0.01	81	0	0.01	43	0.01	0.01	52
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.17	0.10	77	0.12	0.13	56	0.16	0.10	75	0.13	0.13	58	0.20	0.14	71
30-89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.15	0.32	28	0.09	0.33	15	0.19	0.32	38	0.12	0.40	14	0.20	0.43	24
90+ days past due assets	0	0.10	25	0	0.11	20	0	0.10	21	0	0.12	23	0	0.15	17
Nonaccrual assets	0.49	0.45	61	0.86	0.66	72	0.52	0.47	64	0.81	0.67	68	0.52	0.53	56
30+ days past due and nonaccrual assets	0.65	0.94	38	0.95	1.18	50	0.71	0.97	41	0.94	1.29	39	0.72	1.19	30
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.29	0.35	51	0.53	0.50	65	0.30	0.36	48	0.51	0.52	56	0.33	0.44	42
90+ days past due and nonaccrual assets + other real estate owned	0.29	0.36	48	0.53	0.53	60	0.30	0.37	46	0.51	0.55	52	0.35	0.48	42
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.33	0.41	51	0.58	0.58	58	0.34	0.41	51	0.55	0.60	49	0.42	0.53	41
Allowance for loan and lease losses	43.17	62.77	37	55.46	69.27	42	42.41	62.64	35	50.26	66.66	37	106.91	115.41	53
Equity capital + allowance for loan and lease losses	2.37	3.67	37	3.88	5.03	39	2.34	3.60	38	3.59	4.97	33	2.67	4.28	31
Tier 1 capital + allowance for loan and lease losses	3.72	4.23	52	6.09	5.96	60	3.89	4.30	51	5.72	6.05	52	4.58	5.65	45
Loans and leases + other real estate owned	0.58	0.69	49	0.95	0.97	53	0.60	0.71	49	0.89	0.97	49	0.67	0.85	42

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____

City/State _____

Past Due and Nonaccrual Loans and Leases

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate																
	30–89 days past due	0.20	0.26	46	0.12	0.31	22	0.24	0.26	51	0.17	0.39	27	0.21	0.38	27
	90+ days past due	0	0.13	18	0	0.13	15	0	0.12	15	0	0.16	14	0	0.16	13
	Nonaccrual	0.50	0.51	60	0.91	0.76	69	0.49	0.52	56	0.77	0.76	63	0.36	0.46	46
Commercial and industrial																
	30–89 days past due	0.02	0.26	8	0.02	0.22	12	0.11	0.24	35	0.02	0.23	8	0.16	0.31	37
	90+ days past due	0	0.03	39	0	0.02	39	0	0.04	40	0	0.03	35	0	0.05	34
	Nonaccrual	0.64	0.53	67	0.84	0.69	68	0.77	0.57	72	1	0.75	71	1.10	0.83	70
Individuals																
	30–89 days past due	0.36	0.67	29	0.39	0.53	40	0.38	0.63	35	0.33	0.83	26	0.46	0.83	30
	90+ days past due	0.05	0.08	63	0.07	0.11	59	0.07	0.09	62	0.15	0.14	68	0.14	0.17	65
	Nonaccrual	0.15	0.16	57	0.15	0.22	52	0.07	0.17	47	0.17	0.28	51	0.16	0.17	57
Depository institution loans																
	30–89 days past due		0			0.01			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.01			0			0			0			0	
Agricultural																
	30–89 days past due	0	0.16	31	0	0.17	31	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due	0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual	0	0.71	26	0	0.44	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments																
	30–89 days past due		0			0.03			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.23			0.04			0.15			0.09			0.03	
Other loans and leases																
	30–89 days past due	0.17	0.13	65	0	0.13	16	0.02	0.12	46	0	0.18	15	0.28	0.20	68
	90+ days past due	0.01	0.01	79	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual	0.04	0.08	61	0.45	0.15	83	0.04	0.09	59	0.49	0.15	83	0.07	0.13	54

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.69	0.44	76	0.43	0.47	56	0.72	0.46	78	0.53	0.65	53	0.60	0.67	57
	90+ days past due	0	0.25	21	0	0.28	18	0	0.24	18	0	0.33	16	0	0.31	14
	Nonaccrual	0.63	0.68	56	0.89	0.88	60	0.67	0.71	56	0.90	0.89	61	0.84	0.73	66
Revolving	30-89 days past due	0.26	0.27	51	0.15	0.31	32	0.18	0.28	41	0.23	0.48	29	0.23	0.45	27
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.54	1.02	48	0.63	1.31	44	0.47	1.18	45	0.72	1.13	47	0.71	1	58
Closed-end	30-89 days past due	0.89	0.46	83	0.56	0.48	66	0.97	0.49	82	0.66	0.65	64	0.76	0.70	64
	90+ days past due	0	0.28	21	0	0.31	20	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	0.67	0.66	60	1.01	0.85	67	0.77	0.67	67	0.98	0.87	64	0.89	0.70	70
Junior lien	30-89 days past due	0.06	0.01	95	0.03	0.01	83	0.06	0.01	94	0.07	0.02	92	0.11	0.02	95
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.02	0.03	54	0.05	0.05	60	0.02	0.03	46	0.05	0.04	65	0.04	0.04	57
Commercial real estate	30-89 days past due	0.01	0.16	10	0.01	0.22	10	0.05	0.15	37	0.02	0.26	15	0.03	0.18	18
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.46	0.37	68	0.80	0.62	68	0.43	0.38	63	0.60	0.62	52	0.13	0.23	34
Construction and development	30-89 days past due	0.01	0.19	35	0	0.22	15	0.02	0.17	45	0	0.28	11	0	0.28	12
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.17	15	0	0.50	11	0	0.20	15	0	0.41	11	0.01	0.20	30
1-4 family	30-89 days past due	0	0.03	29	0	0.03	30	0.02	0.02	73	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	0.01	0.14	45	0	0.16	17	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.14	17	0	0.43	11	0	0.16	18	0	0.35	12	0.01	0.17	36
Multifamily	30-89 days past due	0	0.06	29	0	0.08	27	0	0.07	27	0	0.09	22	0.01	0.08	46
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.12	25	0.01	0.13	40	0.01	0.17	45	0.03	0.11	47	0.07	0.05	73
Nonfarm non-residential	30-89 days past due	0.01	0.13	16	0.01	0.20	17	0.07	0.13	54	0.03	0.23	24	0.04	0.14	21
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.64	0.45	73	1.10	0.78	73	0.59	0.45	68	0.82	0.80	58	0.15	0.28	33
Owner Occupied	30-89 days past due	0.01	0.04	27	0.01	0.06	26	0.07	0.04	75	0.02	0.07	37	0.03	0.07	35
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.43	0.17	85	0.37	0.32	66	0.39	0.17	85	0.21	0.27	42	0.08	0.16	34
Other	30-89 days past due	0	0.08	24	0	0.12	8	0	0.08	14	0.01	0.14	33	0.01	0.07	23
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.21	0.24	58	0.73	0.40	77	0.20	0.23	59	0.62	0.44	68	0.07	0.10	52
Farmland	30-89 days past due	0	0.17	31	0.05	0.13	64	0.04	0.10	68	0	0.11	30	0	0.23	47
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0.09	0.67	46	6.22	1.14	91	0.04	0.69	47	6.22	1.13	91	0.94	0.84	66
Credit card	30-89 days past due	0.93	0.87	54	0.95	0.75	62	0.97	0.81	59	0.84	0.95	37	0.96	1.19	25
	90+ days past due	0.36	0.45	49	0.34	0.56	43	0.43	0.45	48	0.64	0.63	45	0.58	0.78	39
	Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,422,745	1,495,621	1,421,902	1,512,977	1,523,133
Retained earnings	902,370	814,869	897,731	791,383	711,249
Accumulated other comprehensive income (AOCI)	-142,477	18,101	-433	48,664	13,323
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,182,638	2,328,591	2,319,200	2,353,024	2,247,705
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,053,000	975,608	1,056,844	978,438	988,636
Accumulated other comprehensive income-related adjustments	-142,477	18,101	-433	48,664	13,323
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,272,115	1,334,882	1,262,789	1,325,922	1,245,746
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,272,115	1,334,882	1,262,789	1,325,922	1,245,746
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	43,363	42,906	43,249	42,792	42,335
Tier 1 minority interest not included in common equity tier 1 capital	542	104	533	104	104
Additional tier 1 capital before deductions	43,905	43,010	43,782	42,896	42,439
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	43,905	43,010	43,782	42,896	42,439
Tier 1 Capital	1,316,020	1,377,892	1,306,571	1,368,818	1,288,185
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	267,712	267,327	267,616	275,534	129,393
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	51,271	96,536	68,362	100,450	58,235
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	318,983	363,863	335,978	375,984	187,628
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	318,983	363,863	335,978	375,984	187,628
Exited advanced approach tier 2 capital					
Total capital	1,635,003	1,741,755	1,642,549	1,744,802	1,475,813
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	16,257,242	16,016,636	16,045,629	16,005,314	14,400,846
Less: Deductions from common equity tier 1 capital	1,053,000	975,608	1,056,844	978,438	988,636
Less: Other deductions	-20,500	286,783	-20,846	688,720	-27,941
Total assets for leverage ratio	15,224,742	14,754,245	15,009,631	14,338,156	13,440,151
Total risk-weighted assets	11,705,447	11,304,012	11,642,201	11,219,114	11,023,795
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	10.87	12.18	31	11.81	12.54	41	10.85	12.37	27	11.82	12.35	43	11.30	12.11	39
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.24	12.88	24	12.19	13.31	34	11.22	13.11	20	12.20	13.08	41	11.69	12.78	37
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.97	14.72	42	15.41	15.37	57	14.11	14.91	40	15.55	15.23	62	13.39	14.36	40
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.64	9.06	37	9.34	9.15	55	8.70	8.98	47	9.55	9.13	68	9.58	9.76	51
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	31	37	132	134	155	-16.22	-34.04
Other insurance activities income	31	37	132	134	155	-16.22	-34.04
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	197,956	201,571	200,620	199,317	197,810	-1.79	100.00

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		50.48			54.39			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		49.52			45.61			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.64			12.21			13.40			11.24			7.26	
<hr/>															
Insurance activities revenue / Adjusted operating income	0.02	0.38	45	0.02	0.38	39	0.02	0.36	39	0.02	0.41	37	0.03	0.47	39
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income		37.50			33.33			32.99			38.23			34.91	
Other premium income / Total premium income		62.50			66.67			67.01			61.77			65.09	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		25.60			22.15			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		150.40			3.56			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		2,703.20			1,367.96			927.51			447.82			233.61	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	13.75	12.22	56	13.02	11	56	13.95	12	54	12.90	11.03	55	14.70	11.51	63
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.70			0.69			0.66			0.87			1.25	
Cost: Interest-bearing deposits		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases		10.28			-6.17			6.83			-2.40			22.48	
Total selected assets		17.19			-2.56			9.48			2.04			12.40	
Deposits		-5.48			2.95			0.73			3.46			10.36	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		-100.00
1-4 family residential loans	0	0	0	0	0		-100.00
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.59	0.58	0.60	0.60	0.66

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		-100.00
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		-100.00
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		-100.00
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		-100.00
Total past due securitized assets	0	0	0	0	0		-100.00
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name _____

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Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	50,000	35,000	200,000	80,000	195,000	42.86	262.32
Dividends	50,000	35,000	200,000	80,000	195,000	42.86	262.32
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	2,000	1,725	1,800		
Dividends	0	0	2,000	1,725	1,800		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	50,000	35,000	202,000	81,725	196,800	42.86	262.32
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	228	249	27	30	-100.00	-100.00
Total operating income	50,000	35,228	202,249	81,752	196,830	41.93	261.25
Operating Expenses							
Personnel expenses	3,559	2,899	9,784	8,004	8,170	22.77	133.38
Interest expense	3,950	3,985	15,900	14,172	9,552	-0.88	156.66
Other expenses	506	1,508	7,529	6,323	7,634	-66.45	-66.95
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	8,015	8,392	33,213	28,499	25,356	-4.49	74.43
Income (loss) before taxes	41,802	26,921	169,484	53,525	171,660	55.28	352.11
Applicable income taxes (credit)	-2,079	-1,881	-7,787	-6,145	-5,975		
Extraordinary items							
Income before undistributed income of subsidiaries	43,881	28,802	177,271	59,670	177,635	52.35	264.98
Equity in undistributed income of subsidiaries	-2,580	18,513	27,889	96,140	20,440		
Bank subsidiaries	-3,229	17,806	27,031	94,841	19,374		
Nonbank subsidiaries	649	707	858	1,299	1,066	-8.20	
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	41,301	47,315	205,160	155,810	198,075	-12.71	69.17
Memoranda							
Bank net income	46,771	52,806	227,031	174,841	214,374	-11.43	78.58
Nonbank net income	649	707	2,858	3,024	2,866	-8.20	
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,309,321	94.11	2,340,751	90.68	2,454,595	94.59	2,353,509	2,280,491	-1.34	147.92
Common and preferred stock	2,301,821	93.81	2,333,251	90.39	2,447,095	94.30	2,346,009	2,272,991	-1.35	149.12
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	7,500	0.31	7,500	0.29	7,500	0.29	7,500	7,500	0.00	0.00
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	11,066	0.45	10,266	0.40	10,417	0.40	9,559	8,260	7.79	
Common and preferred stock	11,066	0.45	10,266	0.40	10,417	0.40	9,559	8,260	7.79	
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	1,653	0.07	1,474	0.06	1,836	0.07	1,388	1,116	12.14	314.29
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	51,091	2.08	156,576	6.07	49,746	1.92	172,902	55,864	-67.37	-8.34
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	5		-100.00
Premises, furnishings, fixtures and equipment	1,307	0.05	1,323	0.05	1,311	0.05	1,328	1,344	-1.21	-6.04
Intangible assets	62,785	2.56	62,785	2.43	62,785	2.42	62,785	62,785	0.00	
Other assets	16,511	0.67	8,021	0.31	14,347	0.55	6,027	14,787	105.85	-28.16
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,453,734	100.00	2,581,196	100.00	2,595,037	100.00	2,607,498	2,424,652	-4.94	142.46
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	20,000	0.77	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	267,713	10.91	267,327	10.36	267,615	10.31	277,823	129,648	0.14	125.90
Other liabilities	5,213	0.21	12,021	0.47	5,231	0.20	4,813	4,964	-56.63	-61.18
Balance due to subsidiaries and related institutions	43,363	1.77	42,906	1.66	43,249	1.67	42,792	42,335	1.07	
Total liabilities	316,289	12.89	322,254	12.48	336,095	12.95	325,428	176,947	-1.85	139.73
Equity Capital	2,137,445	87.11	2,258,942	87.52	2,258,942	87.05	2,282,070	2,247,705	-5.38	142.87
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	1,652,223	67.34	1,649,485	63.90	1,651,007	63.62	1,648,527	1,649,527	0.17	185.19
Common surplus	0	0	0	0	0	0	0	0		-100.00
Retained earnings	857,178	34.93	745,220	28.87	837,473	32.27	720,429	711,249	15.02	90.03
Accumulated other comprehensive income	-142,477	-5.81	18,101	0.70	-433	-0.02	48,664	13,323		
Other equity capital components	-229,479	-9.35	-153,864	-5.96	-229,105	-8.83	-135,550	-126,394		
Total liabilities and equity capital	2,453,734	100.00	2,581,196	100.00	2,595,037	100.00	2,607,498	2,424,652	-4.94	142.46
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	43,363	1.77	42,906	1.66	43,249	1.67	42,792	42,335	1.07	
Notes payable to subsidiaries that issued TPS	43,363	1.77	42,906	1.66	43,249	1.67	42,792	42,335	1.07	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	7.42	9.94	25	8.33	12.54	14	9.08	11.94	24	7.02	7.29	44	9.11	9.68	42
Bank net income / Average equity investment in banks	7.88	10.44	27	9.03	12.55	21	9.58	11.80	35	7.71	7.45	50	9.82	10.51	52
Nonbank net income / Average equity investment in nonbanks	24.17	11.36	80	28.53	12.53	80	28.03	13.12	80	33.35	9.75	87	34.62	7.89	92
Subsidiary HCs net income / Average equity investment in sub HCs		8.34			11.69			10.11			7.01			8.55	
Bank net income / Parent net income	113.24	97.54	95	111.61	95.97	94	110.66	96.79	92	112.21	88.16	86	108.23	82.22	80
Nonbank net income / Parent net income	1.57	3.43	65	1.49	2.83	61	1.39	3.40	58	1.94	3.59	61	1.45	5.93	63
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	14.80	16.87	55	14.27	17.74	53	14.88	16.81	58	14.26	20.06	52	7.87	20.43	33
Total debt / Equity capital	12.52	11.65	66	11.83	11.90	62	12.73	11.71	68	12.17	14.41	62	5.77	14.31	46
Total debt + notes payable to subs that issued TPS / Equity capital	14.55	13.71	62	13.73	14.30	58	14.65	13.63	64	14.05	16.67	58	7.65	16.36	39
Total debt + Loans guaranteed for affiliate / Equity capital	12.52	11.72	65	11.83	12.02	61	12.73	11.77	67	12.17	14.68	60	5.77	14.56	45
Total debt / Equity capital – excess over fair value	12.52	11.75	66	11.83	12	62	12.73	11.81	68	12.17	14.52	62	5.77	14.51	46
Long-term debt / Equity capital	12.52	11.08	66	11.83	11.33	63	11.85	10.95	66	12.17	13.56	62	5.77	13.04	46
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0.89	0.57	80	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	74.61	40.81	81	45.80	35.48	55	70.10	39.86	75	36.74	34.67	50	35.15	28.44	59
Double Leverage															
Equity investment in subs / Equity capital	108.21	103.47	76	103.74	102.85	55	108.79	103.22	80	103.22	102.81	55	101.49	103.22	44
Total investment in subs / Equity capital	108.56	108.45	66	104.08	108.21	51	109.12	108.40	71	103.55	110.16	42	101.83	111.07	33
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.06	0.38	79	0.45	0.22	69	0.97	0.29	83	0.47	0.47	55	0.17	0.36	45
Equity investment in subs – equity cap / Net income-div (X)	2.23	1.31	77	0.85	0.74	65	1.70	1.05	75	1.11	1.82	44	0.31	1.22	20
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	187.73	129.62	74	129.24	111.20	64	181.07	152.85	66	80.84	136.59	17	183.56	177.68	57
Cash from ops + noncash items + op expense / Op expense + dividend	191.73	125.04	72	156.58	98.58	77	183.76	154.48	66	95.21	147.24	16	186.75	190.27	53
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	116.19	98.29	68	67.27	85.35	36	13.44	98.54	8	205.53	134.08	83	79.88	116.34	15
Pretax operating income + interest expense / Interest expense	1,158.28	2,251.18	57	775.56	1,142.88	51	1,165.94	1,835.33	46	477.68	2,016.32	28	1,897.11	1,968.54	63
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,064.74	1,728.15	54	705.92	1,357.31	47	1,056.89	1,770.77	44	428.11	1,539.23	27	1,477.03	1,632.83	59
Dividends + interest from subsidiaries / Interest expense + dividends	195.73	145.40	70	132.03	117.86	63	194.20	174.12	64	78.64	150.43	17	198.73	210.80	55
Fees + other income from subsidiaries / Salary + other expenses	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		20.52			33.13			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	2.53	3.42	50	5.93	3.97	64	0.72	3.44	41	6.69	3.85	74	2.77	2.64	60
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0.10			0.04	
Nonaccrual		0.75			1.22			0.92			1.03			0.54	
Total		1			1.27			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.33	1.70	65	0.32	1.80	65	0.32	1.76	66	0.32	2.66	63	0.34	5.62	59
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name

City/State

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	49.21	64.91	40	78.20	74.87	54	49.71	66.37	41	150.41	81.10	86	50.37	57.84	52
Dividends declared / Net income	52.29	33.46	86	47.60	23.13	92	42.95	28.27	81	57.60	42.29	73	45.17	33.08	73
Net income – dividends / Average equity.....	3.54	6.76	14	4.36	9.52	11	5.18	8.62	18	2.98	4.14	34	4.99	6.46	27
Percent of Dividends Paid															
Dividends from bank subsidiaries	231.52	124.34	79	155.39	101.14	73	226.97	155.92	71	89.14	132.17	28	217.94	178.13	61
Dividends from nonbank subsidiaries	0	1.65	31	0	3.28	30	2.27	4.90	67	1.92	3.41	69	2.01	7.53	64
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	231.52	153.16	73	155.39	128.99	63	229.24	203.53	65	91.06	174.85	18	219.95	260.40	50
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	106.90	43.39	89	66.28	30.63	81	88.09	45.96	87	45.76	60.28	36	90.96	66.55	76
Interest income from bank subsidiaries.....	0	0.15	27	0	0.12	24	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	106.90	49.34	87	66.28	33.49	79	88.09	51.33	83	45.76	62.88	35	90.96	69.36	68
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	31.46	24	0	47.24	21	69.98	62.63	54	57.04	56.39	52	62.81	82.95	52
Interest income from nonbank subsidiaries.....	0	2.20	37	0	2.80	33	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	0	39.06	17	0	69.48	11	69.98	87.22	51	57.04	79.84	44	62.81	150.41	34
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	100	60.28	93	99.35	58.57	73	98.89	74.16	67	97.86	69.76	65	99.07	67.32	75
Interest income from bank subsidiaries.....	0	1.04	25	0	0.72	23	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	100	73.91	86	99.35	71.70	63	98.89	83.13	57	97.86	82.20	49	99.07	78.80	63
Dividends from nonbank subsidiaries	0	4.30	30	0	5.32	29	0.99	3.07	65	2.11	1.95	73	0.91	2.65	60
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	6.88	25	0	10.59	21	0.99	4.67	57	2.11	4.70	63	0.91	7.29	50
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			216.25	158.10	75		135.13		83.37	
Loans and advances from subsidiaries / Total debt	16.20	28.43	50	16.05	29.59	50	15.04	26.38	50	15.40	27.08	51	32.65	28.33	67